

MORRIS & ASSOCIATES**Attorneys at Law**

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November 15, 2012

VIA-CERTIFIED MAIL AND REGULAR MAIL**CERTIFIED # 91 7190 1041 4360 0017 8523**

Daniel Smith and Pauline Smith
8065 Camptown Ln
Olive Branch, MS 38654

Dear Sir or Madam:

Re: Substitute Trustee's Notice of Sale

For your information, enclosed is a copy of the Substitute Trustee's Notice of Sale. Publication of said Substitute Trustee's Notice of Sale will begin on the 20th day of November, 2012, with Foreclosure Sale being held on the 11th day of December, 2012.

In the event that you or any other obligor on the note has been discharged in bankruptcy, then the demand therein is in rem (against the property) and this letter is sent to only comply with the requirements of your note and mortgage prior to initiating foreclosure. Nothing in this letter is intended to collect a personal obligation of yours that has been discharged in bankruptcy.

****IMPORTANT NOTICE IN COMPLIANCE WITH THE FAIR DEBT ACT, PLEASE BE ADVISED THAT Federal National Mortgage Association MAY BE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED IN THE COLLECTION PROCESS. ****

Sincerely,

Morris & Associates

FM/F11-2441